



CONSUMER CONNECTION

CALIFORNIA DEPARTMENT OF CONSUMER AFFAIRS

www.dca.ca.gov

Shopping for Your Teen's First Car: Sensible Tips

Tips to Survive

The High Ga\$ Jive

New Coalition Focuses on Childrens' Internet Safety



Your wish is our command! Although the *Consumer Connection* is an online magazine, hard copies are available. Copies of this issue and previous issues can be obtained by contacting the Department of Consumer Affairs' Policy & Publications Development Office at (866) 320-8652, or by writing to us at: 1625 N. Market Blvd., Suite N-112, Sacramento, CA, 95834.



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► **Consumer Connection** is a publication of the Department of Consumer Affairs' Policy & Publications Development Office. If you have questions or comments, you can reach us at consumerconnection@dca.ca.gov.



Welcome from the Director

Last March, John Suhroff, one of our licensees from the Respiratory Care Board, won the admiration of millions around the world. He found a purse lying on a park bench in Sausalito and turned it in to the police. Later, when he learned it contained jewelry and cash worth \$1 million, he said he didn't care. He felt that returning the purse was his duty, part of the social contract that binds civil society.

Then, I heard about Ray Crews, one of our program representatives in the South El Monte Complaint Mediation Office. He decided to spend his vacation helping the residents of Pascagoula, Mississippi, restore their homes that were destroyed during Hurricane Katrina. Did he have personal ties to the Katrina victims? No. Why, then, did he want to give up a well-deserved vacation? Because he could relate to the victims. "We lost our home to fire in 2003," he explained. "Insurance replaced what could be replaced, but the feeling of loss stayed."

Crews' sympathetic act also stemmed from the social contract—the idea that, when people suffer misfortune, we have a social obligation to help them.

What do these acts have to do with the mission of the Department of Consumer Affairs? Everything we do—from our Senior and Identity Theft summits to our Consumer Information Center, Division of Investigation, and more—is all part of an effort to help consumers protect themselves from people who defy the social contract—human predators who stalk the innocent, weak, and gullible.

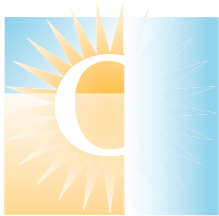
Among the most dangerous of these predators are pedophiles, who use the Internet as a low-risk hunting ground for innocent victims. Recent statistics show that, at any given moment, approximately 50,000 of these predators are online. DCA and its California Office of Privacy Protection (COPP) have teamed up to present "Cyber Safety for California" on October 18 in Sacramento. The forum will address potential threats children face online from predators, child pornography, and privacy invasions, and discuss the activities they engage in, such as social networking, piracy, cyber dating, and cyber bullying, that can get them into trouble. We will explore the various ways of providing shelter for young Internet users as industry experts share best practices for the safe, smart, and legal use of the Internet. More information can be found at www.cybersafety.ca.gov.

During the last few weeks in July, DCA offered California consumers a different kind of shelter—from the sun. An unyielding ridge of high pressure created 10+ days of extreme heat up and down the state, causing power outages, power and concerns for the health and safety of all Californians. DCA's Consumer Information Center (CIC) took immediate action to help Californians find relief from the heat. CIC created a separate phone queue dedicated to extreme heat calls. From July 26 to August 1, personnel specifically assigned to that line answered more than 92 calls from California citizens, media, and state government, helping callers find their way to the nearest cooling center and offering other heat-related information.

Whether it's on the job or off the clock, DCA personnel are dedicated to offering assistance to those in need. It's not just an obligation—it's part of a day's work.

Sincerely,

CHARLENE ZETTEL, DIRECTOR
Department of Consumer Affairs



Senior Summit wrap-up

Early results are in and the news is good: “Senior Summit: Protecting and Serving California’s Aging Population” was a very successful event.

“Verbally, the feedback was very positive,” said Antonette Sorrick, Deputy Director of Board Relations for the Department of Consumer Affairs (DCA). “People were [already] asking about next year’s event.”

More than 400 people—including law enforcement, caregivers, healthcare workers, fraud experts, and senior citizens—attended the May 12 event held at the Sacramento Convention Center, hosted by DCA and facilitated by Consumer Action.

The day began with introductions and speakers, including Rosario Marin, Secretary of the State and Consumer Services Agency; Charlene Zettel, Director of the Department of Consumer Affairs; Paul Greenwood, San Diego County Deputy Attorney; and a keynote speech by Edwin Walker, Deputy Assistant Secretary for Policy and Programs with the U.S. Administration on Aging. The morning ended with two panel presentations, followed by an afternoon filled with 15 interactive workshops that addressed issues such as health insurance, senior scams, choosing a long-term care facility, and conservatorship.

Nearly all of the workshops were standing room only. And, although people lined up in the halls and crowded into the classrooms to hear the presentations, no one seemed to mind the wait. Why? According to Sorrick, it was the quality of information being presented—and the presenters themselves—who drew the crowds. “The feedback was positive about the quality of information,” she said. “It was specific, not general. The message was really tailored to problems and where to turn to for answers.” The favorite of the 42 speakers seemed to be San Diego Deputy District Attorney Paul Greenwood. His passion for the fight for senior rights and his ease of speaking left the crowd wanting to hear more. “He’s a hard act to follow,” Sorrick said, “One of the speakers asked not to follow him.”

The most important result of the summit was a network of care and services for the growing population of California seniors. “The event will continue to have a positive impact,” Zettel said. “We’ve reached out to build important relationships with other agencies and organizations to form a safety net of older Californians. We look forward to building on the summit’s positive momentum and working throughout the year to assist California seniors and protect them from fraud and scams.”

According to Sorrick, plans are not set to hold another summit next year; however, she says if plans for the event go forward, it will again be held in May 2007, which is designated as Older Americans Month.

Results of the survey from this year’s summit will be posted online. For more information on the Senior Summit, please visit the Web site at <http://www.seniorsummit.ca.gov/>. If you attended the event and would like to fill out a survey, go to <https://app.dca.ca.gov/seniorsummit/survey.htm>.



New Coalition Focuses on Childrens' Internet Safety



The Internet has enhanced our lives and society in many ways. Yet today, one in five children is sexually solicited online, and one in four is exposed to pornographic material. These innocents remain unaware that predators, accomplished in cultivating trust, often linger in the shadows of their favorite chat room. With some 21 million children using the Internet, the Web is a haven for sexual predators.

Children are also prime targets for “phishing” schemes. They are lured to suspicious sites, enticed by “freebies” or “instant win” pop-up windows. Once there, children are persuaded into providing personal information about themselves in order to enter a drawing or claim a prize. By complying, they expose themselves and their

families to identity theft and privacy invasion. Other illegitimate sites may offer pirated music or movies that contain viruses, worms, or spyware that can corrupt the user’s computer. The Web may fabricate a virtual reality, but its inherent dangers are very real, and potentially very destructive, especially for children.

Because of this, the Department of Consumer Affairs, in partnership with the California Office of Privacy Protection, is forming the California Coalition for Children’s Internet Safety (CCCIS). This partnership, consisting of government agencies, law enforcement, business, and industry organizations, will address the many evils of Internet crime. The CCCIS Initiative will battle with the dangers by warning the public and promoting the

safe, smart, legal, and preventive (SSLAP) use of the Internet by children and teens.

Forums will be hosted throughout the State to provide parents and educators with the knowledge, resources, and tools they need to teach their children how to protect themselves so that they can “SSLAP down” Internet criminals and thieves. We will also hold a summit in the fall to promote collaboration among private and government stakeholders and to share an understanding of the current trends, techniques, resources, and solutions. These programs will be supported by a new Web site, www.cybersafety.ca.gov, which will host current safety tips, resources for parents, educators, and law enforcement, and a list of links to our partners and industry experts. Together, we will make California a leader in Internet safety.



Holy Bratmobile! Finding Your Kid's First Car

Shopping for Your Teen's First Car: Sensible Tips



Yesterday, your kids were in diapers. Suddenly, it's time for their first car. Now what? Preparing your child to buy—and care for—his or her first car can be one of the greatest challenges a parent will ever face. The process can be expensive, risky, and exasperating, but in our culture, something that

is almost unavoidable. The Department of Consumer Affairs can help by providing you with the following tips and guidelines.

Since this may be your teen's first involvement in a major purchase, now is the perfect time for him or her to learn some financial responsibility. Most teens are not equipped to deal with the pressure from car salespersons. Frequently, they buy far beyond their basic needs and budget. Don't let their first experience be a bad one—give them lots of guidance through the purchasing process.

If they are going to finance the vehicle, make sure they understand what the total cost of the loan will be and what will happen if they default on the loan. Also, make sure they understand what the default interest rate will be and what will happen if they let their insurance policy lapse.

One thing that has changed since we snagged our first set of wheels is that, thanks to the Web, our market for cars is far larger. Instead of shopping for what's available locally

or even regionally, we can shop the entire country for that perfect car.

The first decision is what type of vehicle to look for—new or used? Overall cost should be a major consideration. For the beginning driver, it's a good idea to buy a used vehicle. Inexperienced drivers can be hard on a vehicle until they figure out how to operate it with gentle control inputs, so why trash a new car? New vehicles lose a large percentage of their total worth the moment they are driven off the car lot. This puts your teen in the position of being upside down on the loan (owing more than the car is worth) almost immediately. A good used car might be a better match.

Next, consider what kind of vehicle to look for. The model should be one that is commonly available and widely used so your chances of finding a mechanic who is familiar with it should be high. Also, with a common vehicle, parts availability should be good if you need to repair it. Parts for domestic cars tend to be more reasonably priced and more readily available than parts for foreign models. With a used vehicle, you also have the option of using recycled parts to repair your car to keep costs down. Avoid specialty vehicles or a vehicle with low production numbers (not many made).

Also, steer clear of those vehicles we might call “trouble magnets.” They may seem cool to kids, but as adults, we recognize these vehicles as being targets for theft, vandalism, and gang affiliation. Identifying these vehicles is usually easy due to cosmetic or high-performance modifications that make the car stand out. These cars often raise red flags with law enforcement, subjecting your teens to profiling due to type of car they operate. If the car catches the attention of others, don't buy it for your teen!

Another consideration is mileage. Fuel prices have hit all-time highs in this country, so fuel economy is critical.

You might be surprised just how bad the fuel economy is for some common vehicles. You can go online and search for one of many fuel economy estimators to get a ballpark idea of what the fuel economy/mileage will be for your specific vehicle. Keep in mind that the fuel mileage shown on the new vehicle sticker can be as much as 20% higher than what the end user will actually get under everyday driving conditions.

Shopping for a hybrid car might seem like a simple solution, but many of the newer, “hybrid” technologies are simply too expensive to purchase up front to be economical, and they can be outrageously expensive to repair. In terms of technology, the hands-down winner here is the direct injected turbo diesel. The new, clean diesel technologies are a world away from the smoky dinosaurs built years ago. In real world driving, these vehicles can routinely hit fifty miles per gallon with great performance. And, with simple maintenance, the diesel engine can last far beyond what one would expect from a gasoline-powered vehicle. Also, one aspect of diesel engines you don’t hear much about is the fact that they emit half of the carbon dioxide (CO₂) that a comparable gasoline engine does. Carbon dioxide has been named as the major greenhouse gas contributing to global warming. Having dealt with purchase price and operating cost, your next concern is insurance. A choice of a four-door over a two-door model, car over a pick-up, two-wheel drive over a four-wheel drive, automatic transmission over a stick shift, and even a standard equipment engine over an optional high-performance engine can make a significant

difference in your overall insurance costs. Insurance rates can be quite high for new drivers, so if you identify a model you like, call your insurance provider and at least one competitor for a couple of quotes. Remember, if you let your insurance lapse, the financial lienholders can put their own insurance on the vehicle and add the cost to your loan amount.

So you finally found a car you and your teen like. Stop! Before you buy it, do a little more research. These days, consumers have many different computer-based tools to do a simple background search on a car. Some major warning flags include vehicles with “salvaged titles,” vehicles with titles labeled “dealer buyback” (or “Lemon Law buyback”), and vehicles labeled as “odometer not actual mileage” on the title. Also, avoid lien sale vehicles, junked vehicles, and vehicles purchased at an auction house. And, walk away from any vehicle that the seller is unwilling to smog. Private parties and dealerships are required by law to provide a certificate of compliance (smog certificate) at the point of sale.

Consumers can also access and look for a problematic vehicle smog check history on a California vehicle at www.smogcheck.ca.gov. If the vehicle has had a difficult time passing a smog inspection in the past, the pattern of failure will most likely continue. Also, owners of vehicles coming from out of state with less than 7,500 miles on the odometer may not be allowed to register them in the State of California. Call (800) 952-5210 for more information. Remember, the State of California is an “AS-IS” state. You buy it and it’s yours, problems and all.



Finally, always have an Automotive Service Excellence (ASE)-Certified Master Mechanic do a hands-on inspection of the vehicle before you purchase it. The bottom line is, there is no substitute for an inspection done by a trained professional. This simple step could save you from buying someone else’s problem. Most of the large automotive repair chain stores offer this service. All the seller does is drop off the vehicle and sign an estimate for the inspection. The buyer can prepay for the inspection with a credit card and have the completed inspection form faxed to

(continued on page 8)

them. This is a very useful tool, especially if the vehicle is located far from the buyer.

Last—but not least—it is a good idea to encourage your teen to enroll in an automotive technology class for beginners. These classes are available from many different sources including high schools, various adult education programs, and local community colleges. In these classes,

students learn basic automotive theory and some routine maintenance that is common for all cars. It's also a good idea for young drivers to take an advanced-level driver safety class over and above the basic course required by the Department of Motor Vehicles. The more information new drivers have about their vehicles, the safer and more enjoyable their first experience behind the wheel will be.

Coming Attraction:

Watch for the Psychology Guide in Chinese, Korean, and Spanish

Trouble finds us all. When it does, we can look to a variety of sources for help. In some cases, a licensed psychologist might provide valuable assistance and advice. And, although the discipline of psychology originated in the West, it now has practitioners and researchers throughout the world. Although these services are available worldwide, not all cultures and socioeconomic groups are aware of the services they can receive from psychologists and related professionals. Because of this, the California Board of Psychology (BOP) is in the process of translating the booklet *For Your Peace of Mind: A Consumer Guide to Psychological Services* in Chinese, Korean, and Spanish for consumers. The guide covers a wide selection of topics, including:

- How a psychologist can help you
- How psychologists are trained
- Patients' Bill of Rights
- How you can access BOP on the Internet to check a psychologist's license
- How you can file a complaint against a psychologist
- Other sources where you can get help
- And more!

You can access the English version of the booklet online at www.psychboard.ca.gov/pubs/consumer-brochure.pdf, or for a printed version, please write to:

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DCA group develops footspa safety rules

Getting a pedicure used to be something that was considered fun and harmless. However, recent outbreaks of mycobacteria and staph infections resulting from establishments that did not follow proper disinfecting procedures have caused concern nationwide.

California is no exception: In 2000, more than 100 pedicure customers suffered an outbreak of skin boils in Santa Cruz County, all which were traced back to a single salon in Watsonville. The Department of Consumer Affairs' (DCA) Board of Barbering and Cosmetology (BBC) adopted new, more stringent regulations for the disinfecting and cleaning of footspas in 2001, however, the problem persisted. In November 2004, an outbreak occurred in Santa Clara County, this time involving 33 salons and 143 customers. In March 2005, 17 people contracted pedicure-related skin infections in Contra Costa County.

These days, "getting your toes done" can result in injury, disfigurement, and even death.

Assembly Bill 1263 was introduced by Assembly Member Leland Yee in 2005. It proposed to set a minimum

safety standards for pedicure equipment, and would have required BBC to adopt new regulations in the disinfecting and cleaning of pedicure equipment. Although Governor Schwarzenegger vetoed the bill in October 2005, he called for DCA to convene a working group to determine the proper methods of disinfection and safety of pedicure equipment to protect consumers.

Chaired by DCA Director Charlene Zettel, the working group, comprised of industry experts from BBC, salon professionals, county health departments, and manufacturers, met five times in early 2006. The group proposed a set of recommendations for salons and spas for standards and regulations for disinfecting and cleaning footspas, along with recommendations for increased fines for salons and spas that do not meet these new health and safety standards.

The group also developed a list of safety recommendations for consumers to follow before, during, and after receiving a pedicure to help further reduce the risk of infection:

- Don't shave or wax your legs 24 hours before a pedicure. Shaving

and waxing increase the risk of infection. If you have broken skin or open sores on your lower legs, do not get a pedicure.

- Check the BBC Web site at www.barbercosmo.ca.gov to see if your salon or operator has been disciplined for violations of the rules.
- Ask how the salon cleans and disinfects their pedicure equipment. If they hesitate or won't answer you, you may want to take your business elsewhere.
- Ask to see the salon Pedicure Cleaning and Disinfecting logbook. Each salon must keep an accurate record of the daily and weekly cleaning and disinfecting procedures.
- Look to see if the salon is clean. If you have any doubts about the cleanliness standards of a salon, leave.

If you have any concerns or wish to file a complaint, contact the Board of Barbering and Cosmetology at 1-800-952-5210.



What's the word about California consumers? They're informed. Market-savvy. Protected from scams. Aware of laws and regulations that affect them. And know where to turn for help when it's needed.

Beyond the fields of licensing and enforcement, a major portion of the mission of the California Department of Consumer Affairs (DCA) is to keep consumers informed—online, on the telephone, and, especially, in print. DCA's Policy & Publications Development

helps thousands of consumers, businesses, and other organizations with privacy rights issues. This brochure explains what COPP does, and lists a basic set of privacy principles for all consumers. Available soon in Spanish.

Consumer Self-Help: Tips and Resources to Resolve Consumer Complaints: Before you go out and pay for services or products large or small, you may want to take a look at this pamphlet. It has information on how to protect you—and your bank account—from

TWELVE FRESH EDITIONS TOP DCA's CONSUMER HELP PUBLICATIONS LIST

Office is happy to announce that 12 new and/or revised publications, containing the latest information for California consumers, are now available in print and online; most offered in Spanish and other languages.

Department of Consumer Affairs: What We Do and How We Do It is a handy guide for every consumer. It contains a complete listing of Web sites, addresses and telephone numbers for each of DCA's bureaus, programs, boards, division, offices, committee, and commission, along with what areas each of these entities is responsible for. The booklet also explains the mission, history, and responsibilities DCA has to ensure a fair marketplace for all. Available in English and soon in Spanish.

Memberships in Health Clubs: You've decided that you want to join a health club, but you have a few questions: What happens if you don't like it, or you get sick, or move out of town? What about that contract you signed? How do you know which place is right for you? This pamphlet supplies the answers to these questions and more. Available soon.

California Office of Privacy Protection: Each year, the California Office of Privacy Protection (COPP)

being ripped-off, what to do if you have a complaint, a sample letter to lodge your complaint, an explanation of dispute resolution programs, and a list of places you can go to for help. Available in English and coming soon in Spanish.

Focus on Your Eyes: A Consumer Guide to Eye Care: This pamphlet, produced by the California Board of Optometry, explains the difference between the four Os—Opticians, Ophthalmologists, Optometrists, and Optometric Assistants—the benefits of regular check-ups, your rights as a consumer, things you need to know about your prescription, and more. Available in English and Spanish.

Department of Consumer Affairs: Complaint Mediation Program: DCA's Complaint Mediation Program is responsible for mediating complaints that consumers have filed against certain industries. The pamphlet explains how the program works, what kinds of disputes it mediates, and what other options are available. Available in English and Spanish.

Lemon-Aid for Consumers: If that new car you bought spends more time at the repair shop than in your driveway, you may be eligible for protection

under California's Lemon Law. This booklet from the Arbitration Certification Program answers frequently asked questions about the Lemon Law—what it is, what it covers, what it doesn't cover, where to find help, and what steps to take to get your case ready for arbitration. Available in English, and is available soon in Spanish, and Cantonese translations.

Be Smart, Buy Smart: This series of five separate fact sheets offers tips to keep shoppers smart and savvy as



to what their consumer rights are, and what sellers are required to do—or not do—according to California law. Topics covered in this series are as follows: Door-to-Door Sales; Telephone, Mail Order, and Internet Sales; Prizes and Gifts; Refunds; and Sweepstakes, Contests, and Lotteries. Available in English; Spanish translation is available soon.

Assembly Bill 68—Car Buyer's Bill of Rights—Fact Sheet: Effective July 1, 2006, consumers who purchase cars from the more than 10,000 auto dealers in the State will have more protection. This bill, introduced by Assembly Member Montañez, requires dealers to offer several things to potential buyers: A two-day cancellation option; to provide buyers with an itemized price list for warranties and other items; and to disclose credit scores to buyers, explaining the score system and how it is used. The bill also restricts dealers from selling certain vehicles as “certified” and sets limits on finance fees.

Using the Small Claims Court: Sometimes, disputes cannot be settled through arbitration or mediation. When this is the case, using the small claims court system is an option. This booklet, prepared by DCA's Legal Affairs Division, gives a step-by-step process of the system, from deciding if the court system is right for your situation,

to filing the proper paperwork and preparing for court through the judgement. It also includes a glossary of common terms used in the court system, a list of forms, and a checklist for both plaintiffs and defendants to use before and after the hearing. Available in English; Spanish translation is available soon.

California Tenant's Guide: One of DCA's most requested publications has been updated to reflect the most current laws and regulations affecting California's renters.

Prepared by DCA's Legal Affairs Division, this book is a good source of information for both landlords and tenants and covers rights and responsibilities that affect both parties, from selecting a place to rent, to moving in, and moving out. Available in English; Spanish translation is available soon.

DCA Publications List: DCA offers more than 200 consumer-related publications in print, online, in several different languages, and about subjects ranging from Accounting to Vocational Schools. Order a copy of this list (or download it from the Internet) and find out what information DCA has available to you.

DCA is continually revising its publications—and creating new ones—to keep California consumers informed of the latest laws, regulations, policies, and trends in the marketplace. The publications mentioned here were created and published through the first half of 2006. More new publications are planned for the fall. In addition, the majority of these new publications will soon be translated into other languages. To order a copy of our publications list, or any of the newest brochures, pamphlets, or booklets, call the Publications Hotline at (866) 320-8652, or the Consumer Information Center at (800) 952-5210.

CAR BUYERS BILL OF RIGHTS

NEW OPTIONS FOR BUYERS—AT A PRICE

Assembly Bill (AB) 68, the Car Buyer's Bill of Rights, became effective on July 1, 2006. The Department of Consumers Affairs has teamed up with the Department of Motor Vehicles to spread the word to California consumers about the benefits—and restrictions—of this new law.

In general, AB 68 offers consumers the following:

Cancellation Option: Under the new law, consumers purchasing a used vehicle for \$39,999.99 or less may purchase a two-day cancellation contract. Based on the purchase price of the vehicle, a fee of \$75 to \$399.99 may be charged for the option, and it comes with plenty of rules: The dealer may limit the driving mileage allowed on the contract, but to no less than 250 miles. The vehicle must be returned in the same condition as when it left the dealership and have no liens or encumbrances on it. Also, the buyer must return all the original paperwork to the dealer. A vehicle restocking fee of \$175 to \$500 may also be charged; however, the cancellation option fee must be deducted from this fee. What this means is buyers now have a “cooling-off period”—but they must pay for it.

Note: The Contract Cancellation Option does not apply to used vehicles costing \$40,000 or more, new vehicles, private party sales, motorcycles, off-road vehicles, recreational vehicles, or vehicles sold for business or commercial use.

Certified Used Vehicles: Dealers who advertise a used vehicle as “certified” used must have performed a complete inspection of the vehicle, and a copy of the inspection report must be provided to the buyer. No vehicle may be considered “certified” if it has frame damage, is sold “as-is,” has an altered odometer, or has been branded as salvaged, Lemon Law Buyback, junk, manufacturer’s repurchase, non-repairable, flood, etc. If a vehicle has sustained flood, fire, or impact damage, it must be repaired to safe standards prior to the sale.

Add-Ons: Dealers must now provide buyers with an itemized price list if the vehicle sale includes any type of service contract or maintenance plan, insurance product, or debt cancellation agreement (“gap” insurance), car alarm or safety item, exterior or interior surface protection product, or a contract cancellation option agreement. If any of these items are included, the dealer must include the description and cost of each item, the total cost of all items, and the total monthly installment payments, with and without the purchase of the items.

No Hidden Fees: Did you know that dealers have been known to mark up their finance fees when obtaining a loan for the buyer? Under the new law, dealers are

prohibited from charging any more than 2.5% for contracts with a term of 60 months or less and 2.0% for contracts with a term of more than 60 months or over.

Credit Score Disclosure: If the dealer attempts to obtain financing for buyers, they must provide the buyer with his or her credit score. The dealer must also furnish the buyer with contact information for the credit reporting agency, the range of possible credit scores used to establish credit by the agency, and information regarding how the credit score is being used to determine extension of credit.

If problems arise, attempt to resolve the problem with the other party or firm if possible. If you are unable to obtain a resolution, you may consider contacting a private attorney or the small claims division of the county court in your community. Refer to the County Government section of your local telephone directory for the county court in your area. You may also contact a legal aid group for assistance. Legal aid agencies can provide free legal advice or represent people who cannot afford private counsel. Legal aid groups are also listed in the white pages of your local telephone directory.

Some consumers feel it is worthwhile to contact their local Better Business Bureau to register complaints regarding area businesses. Refer to the business section of your local telephone directory for the address and/or telephone number of the Better Business Bureau in your area. Many local television and radio stations also offer free consumer assistance through a special telephone number or address.

Consumers may also contact their local DMV Investigations Office if the dealer fails to offer any one of the above options. To do so, you must complete and mail a Record of Complaint Form, INV 172A. The form is available:

- On the Internet at www.dmv.ca.gov under the Forms menu; or
- By calling 1-800-777-0133 to have it mailed to you; or
- At your local DMV field office.

You can check the dealer's license status by going online at www.dmv.ca.gov and clicking on the "Online Services" and "Dealer License Status Information" links.

You may also want to view these Web sites for further assistance:

Department of Consumer Affairs at www.dca.ca.gov

Bureau of Automotive Repair at www.smogcheck.ca.gov

Arbitration Certification Program at www.dca.ca.gov/acp/

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Tips to Survive

The High Ga\$ Jive

With the price of gasoline currently costing an average of \$3.50 a gallon and threatening to jump upward to \$4.00 or more in the near future, we're

all concerned. But instead of passively waiting for a drop in prices that may never come, we can take action by squeezing the most from what we pump in our tanks. Here are some tips to help you get the most out of your tank of gas:

Before You Drive:

Have your qualified mechanic or technician thoroughly inspect your vehicle. An engine in peak running condition is going to get superior mileage compared to one that is not tuned up. Also, a dirty air filter will make your motor work harder—the same is true for a dirty fuel filter or fuel injectors.

Check your tires. Uneven patterns of wear may be a sign of poor alignment, which will cost you mileage. Under-inflated tires will also generate extra gas-burning friction. Because air is not available at all gasoline stations, you might want to think about investing in a small air compressor that you can plug into your cigarette lighter.

Check your trunk. Are you carrying lots of unnecessary items such as the tricycle you meant to drop off at your church sale or the stove from last year's camping trip? You may be hauling around extra weight for no purpose. Lighter cars get better mileage—it all adds up.

Clean it up. Removing unused luggage, bike, and ski racks will increase mileage by increasing aerodynamics and reducing drag. Also, drivers of light trucks can reduce friction by lowering their tailgates, which is legal as long as you are not carrying anything.

While Driving:

Lead Feet: A lead foot will decrease your mileage until you exclaim: "Oh, My! No!" Similarly, no matter how streamlined your vehicle, drag will increase with speed exponentially. For example,

increasing your speed from 55 to 75 miles per hour will boost your fuel consumption by at least 20 percent.

Preplanning pays. Consolidating trips and errands and planning around peak traffic periods will all pay off in lower gas bills. If your trip is part of your regular commute, carpooling or public transportation can also reap rewards.

Uncool AC? Studies comparing the added engine burden of air conditioning to the added drag of an open window have been inconclusive. Provided your air conditioner is working correctly, it affects gas mileage about the same as lowered windows do. And, you can count on the fact that running the air conditioner with the windows open will give you about the same mileage as an Abrams battle tank.

Mileage Myths: True or False?

Magic Magnets: Magnets attached to your fuel hose will align and funnel the gasoline molecules, making the fuel burn more efficiently. False. The magnets will only align and funnel the money in your wallet into someone else's pocket.

Super Additives: Little green pills, elixirs, additives, pastes, and balms claim to boost your vehicle's mileage. False. Some might, but not more than their purchase price equivalent of the benzene mixture we like to call "gasoline."

Miracle Carburetors, Cold Fusion Components: It is possible that a lone inventor has discovered a hyper fuel-efficient technology that has eluded engineers and scientists the world over? Possible, but not likely. But just in case, feel free to teleport us a prototype for a free evaluation.

Wax Myth? Is it true that hosing off all of that dirt and applying a nice wax job will increase your mileage? Yes, but only if you fly a Lear Jet. The belief that a good wax job will increase automobile mileage is a myth, but with today's gas prices, it might help you feel a little better about driving.



DCA Helps Veterans Prevent Identity Theft

The Department of Consumer Affairs (DCA) joined forces with the California Department of Veterans Affairs (CDVA) in May and June to coordinate privacy protection workshops to protect California veterans from identity theft, following a major security breach at the U.S. Department of Veterans Affairs (USDVA).

In late May, USDVA announced that electronic data containing personal information for about 26.5 million veterans had been stolen as a result of a suburban Maryland residential burglary in which a laptop and computer external drive had been taken. Upon further review, the USDVA revealed that the missing data also included information about active duty military, reservists and National Guard personnel.

DCA and its California Office of Privacy Protection (COPP) immediately

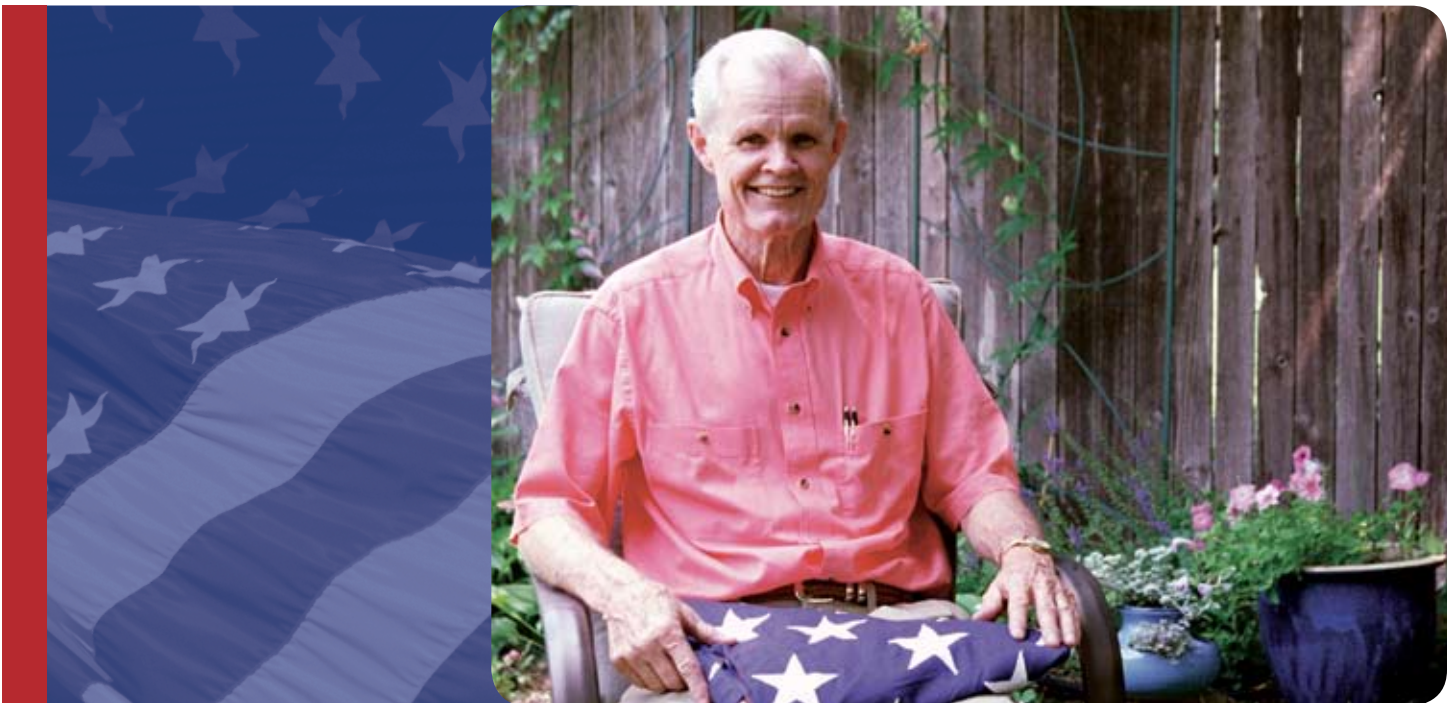
redesigned COPP's standard identity theft presentation to make it specific to veterans. A few days later, DCA and CDVA representatives met to begin developing a strategic plan to help California veterans fight any identity theft that may have resulted from the USDVA breach.

During the month of June, COPP addressed 10 different veteran's conferences and held workshops in Sacramento, the east San Francisco Bay Area, Los Angeles, San Diego, Santa Maria, Fresno, Clovis, and Redding—13 workshops in all. The presentations were interactive and gave veterans the opportunity to ask questions about privacy protection methods. An estimated 3,000 veterans or family members benefited from the presentations.

On June 28, 2006, the stolen computer equipment was recovered

by law enforcement authorities. The equipment—and the information contained in it—is thought to be intact following FBI forensics testing. The initial wave of privacy protection workshops presented by COPP have scaled back, but will continue to be offered upon request for veterans and active duty military organizations.

The fastest growing crime in America, identity theft remains an issue that all consumers must address with vigilance. DCA and the CDVA are now working with the County Veteran Services Officers (CVSO) in each of California's 58 counties. CVSO personnel will be trained to provide privacy protection information to all veterans, soldiers, and their families as part of routine briefings, and toward the ultimate goal of stemming the invasive crime of identity theft.



Consumers Breathe Even Easier As

AUTO REPAIR/RETIREMENT PROGRAM EXPANDS

Breathe Easier is a public awareness program initiated by Governor Schwarzenegger to revive the expired vehicle retirement portion of the Consumer Assistance Program (CAP). Initiated in November 1998, CAP offered income eligible consumers cash assistance to repair their vehicles and pass California's required Smog Check. If their vehicles were considered gross polluters, they had the option of receiving \$450.00 to retire them. Although gross polluters represent only 10 to 15 percent of California vehicles, they contribute 50 percent of auto-related air pollution.

When the Governor and Legislature resumed vehicle retirement in 2004, the repair and retirement amounts were raised to \$500 and \$1,000, respectively. And, Breathe Easier expanded in March 2005, when Governor Schwarzenegger set a target of removing 15,000 high polluting cars from the road by June, 2006. This number was met and exceeded in April, eliminating more than 705 tons of air pollutants from California's skies annually, or 2,115 tons over the three-year expected life span of the retired vehicles.

While this is only a start, the health benefits are statistically significant. By applying the elimination

of 705 tons of vehicle emissions to existing epidemiological models, the California Air Resources Board estimated it would save one human life, prevent one cardiovascular and two respiratory hospital admissions, avoid 2 bronchitis and 24 asthma attacks, and eliminate 140 lost work days, 1,600 school absences, and 3,200 restricted activity days per year.¹ Not bad for a program that cost taxpayers \$1.5 million.

"Every time we help owners fix their high-polluting vehicles or take them off the road permanently, we protect our environment and take a step toward cleaner air," said Charlene Zettel, Director of the California Department of Consumer Affairs.

This year, qualifying for the CAP program is even easier. California has raised the income-level requirement for repair assistance, in which the state pays up to \$500 in emissions-related repairs for vehicles that have failed Smog Check. Legislation that took effect this year raised the income eligibility to 200 percent of the federal poverty level, up from 185 percent previously.



*Department of
Consumer Affairs'
Director Charlene Zettel
speaks to an audience at the
Fresno Clean Air Expo.*

This summer, plans call for it to be raised again, to 225 percent of the federal poverty level. For example, at the higher 200 percent threshold, a family of four with an annual gross household income of \$40,000 can qualify for assistance. Before, the income limit was \$35,798. Another way to qualify for repair assistance is if a vehicle is directed to a Test-Only Smog Check station.

There is no income or Test-Only requirement for vehicle retirement. Contact the Bureau of Automotive Repair at (800) 952-5210 or visit www.autorepair.ca.gov for a CAP application with details on current income and vehicle qualifications. Owners must first submit an application and have it approved to be eligible for the program.

For information about the Help California Breathe Easier campaign, or to obtain applications for the Vehicle Retirement Program or the Repair Assistance Program, visit www.BreatheEasier.ca.gov or call the Department of Consumer Affairs' toll-free assistance hotline at (800) 952-5210.

Partners in the Breathe Easier campaign are the California State and Consumer Services Agency, the California Health and Human Services Agency, the California Environmental Protection Agency, the Department of Motor Vehicles, and the Department of Consumer Affairs and its Bureau of Automotive Repair.

¹ The estimate, for the purposes of this article, assumes uniform exposure under uniform conditions to hydrocarbons and nitrous oxide statewide. The uncertainties for the mortality, respiratory hospital admission, cardiovascular hospital admission, asthma and lower respiratory conditions, bronchitis, school absences, lost work days, and restricted activity days are: >1 to 2, 1-3, >1 to 1, 9-38, >1 to 4, 640 to 2,500, 120 to 160, and 1,300 to 5,300.



For A Smashing Good Time

Want to see a monster machine that can mash a full-sized sedan into a coffee table-sized cube? Californians who attend the California State Fair, which runs from August 11 to September 4 at the Cal Expo Fairgrounds in Sacramento, will have a chance to see a high-polluting vehicle crushed into a zero-emission vehicle once every night. Fairgoers can stop by the Department of Consumer Affairs' Breathe Easier booth for information on the vehicle crush demonstration, and about other DCA programs. Vehicle owners can also find out how to qualify for Smog Check repair assistance or how to turn in high-polluting vehicles and receive \$1,000.



Don't be a Target! Protect Yourself from Identity Thieves



We are in the midst of the Information Age. Online, we e-mail, purchase goods, blog, send cards, learn how to play poker, watch sports, and get recipes, all at the speed of light. Our mailboxes are filled with credit card offers. Almost anything, including personal records, can be accessed in seconds.

The Department of Consumer Affairs' (DCA) California Office of Privacy Protection (COPP) provides information on how to protect your privacy and what to do if you believe you're a victim of identity theft. Here's 10 tips to help keep you from becoming a victim of identity theft:

Protect Your Social Security Number. Leave it at home, not in your wallet. If your health plan or bank uses your Social Security Number as an account or ID number, ask for a different one.

Don't Take the Bait from "Phishers." Scam artists try to get you to give information over the phone, by e-mail and snail (regular) mail by pretending to be banks, stores, or government agencies. Don't bite! Never give out personal information.

Keep Your Identity from Getting Trashed. Shred, shred, shred! Keep your identity safe by shredding or tearing up papers with personal information on them. Don't just throw them away.

Control Your Financial Information. California law requires that your bank and other financial services ask your permission to share your personal information with outside companies.

Shield Your Computer From Viruses and Spies.

The personal information you store on your home computer needs protection too. Use firewall, virus, and spyware protection software, and update it regularly. Make your passwords hard to guess. Don't click on links in pop-up windows or spam e-mail.

Click With Caution. You've made it to the online checkout. Before you enter your credit card information, make sure the Web site starts with "https" in the address bar and has a padlock symbol at the bottom.

Check Your Bill and Bank Statements. Open your credit card bills and bank statements as soon as you receive them. Make sure all purchases and withdrawals are yours. If you find any unauthorized activity, report it immediately.

Stop Pre-Approved Credit Offers. You can stop most pre-approved offers by having your name removed from credit bureau marketing lists. Call toll-free 888-5OPTOUT (888-567-8688).

Ask Questions. If you are uncomfortable with the amount of personal information being asked for during a transaction, stop. Tell them you're concerned about identity theft. If you're still not comfortable, leave.

Check Your Credit Reports—For Free. You are entitled to one free credit report per year from each of the national credit bureaus: Equifax, Experian, and TransUnion. You can order your free reports by calling toll-free (877) 322-8228, or online at <https://www.annualcreditreport.com/cra/index.jsp>.

The Office of Privacy Protection offers many more tips on privacy protection on their Web site at www.privacyprotection.ca.gov.

Consumer Connection Survey

Welcome to the Department of Consumer Affairs' *Consumer Connection* newsletter survey. If you have a few minutes, please take our online survey. Data from this survey will be used solely to improve future newsletters.

1) Did you find the information in our newsletter useful?

- ☐ Very useful
- ☐ Somewhat useful
- ☐ Neutral
- ☐ Not useful

Comments:

2) On a scale of 1–5, with 5 being the best, how would you rate the overall content of the newsletter?

1 2 3 4 5

Comments:

3) Identify the article(s) you found to be the most valuable.

4) What topics would like to see covered in future issues? (Select all that apply.)

- ☐ Medical/health related
- ☐ Identity theft
- ☐ Auto repair
- ☐ Landlord/tenant issues
- ☐ Home repair scams
- ☐ Other:

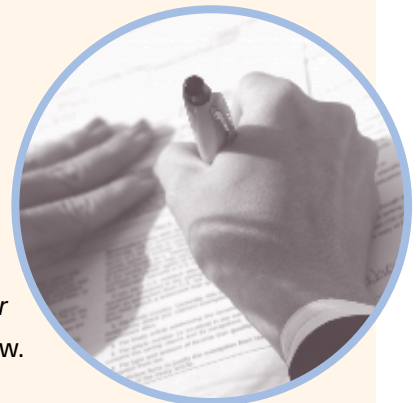
5) How would you describe yourself?

- ☐ A media representative
- ☐ A legislator or legislative staff member
- ☐ A member of a consumer group
- ☐ A member of the general public
- ☐ A staff person from a District Attorneys Office
- ☐ A member of a Consumer-Based Organization (CBO)
- ☐ A staff person from a governmental agency
- ☐ A Department of Consumer Affairs employee
- ☐ Other:

6) Where are you located?

- ☐ Los Angeles area
- ☐ Orange County
- ☐ San Diego
- ☐ Riverside/San Bernardino
- ☐ Central Valley
- ☐ Bay Area
- ☐ Northern California
- ☐ Sacramento

Thank you for taking the time to answer our survey. If you have any additional feedback about the *Consumer Connection*, please let us know.





Consumers Spoke, DCA Listened

Criticism is hard for us all, but without it, improvement and growth are impossible. Last fall, the Department of Consumer Affairs (DCA) contracted the Aurora Research Group to conduct a study of consumers' opinions about the Department. The four-month survey consisted of 1,000 interviews with demographically representative Californians statewide and an additional 300 interviews with three groups identified as under-served: Spanish speakers, seniors, and low-income consumers. This was the first DCA study of its kind.

The analysis focused on three areas: Consumer awareness of DCA and overall impression of its effectiveness, core problems faced by consumers and differences among groups, and suggestions on how DCA can improve and best communicate with consumers.

The good news is that the study indicates more than three quarters of all Californians were aware of DCA, 78 percent of them expressing a generally positive view. However, only 57 to 69 percent of under-served groups had heard of the Department, 67 to 71 percent of these respondents registering positive opinions.

In relation to issues, identity theft and credit card fraud led the list of general consumer concerns. Additionally, Spanish speaking groups expressed "very serious" concerns about tenant-landlord disputes, auto-related problems, and real estate fraud. Overall, 39 percent of respondents statewide reported personal experiences with consumer problems, again, with identity theft topping the list. In particular, low-income and Spanish-speaking groups had higher individual incidents of tenant-landlord disputes and auto-related problems, respectively.

Finally, respondents expressed a general preference for two-way or active communication channels, with 70 percent rating the DCA Web site, on-line customer complaint form, and toll-free phone number as effective tools. Under-served groups especially favored the last with the proviso that the Call Center continues to provide bilingual agents. For one-way or passive media, newspapers and radio were the communication channels of choice.



To answer these diverse needs, DCA uses and plans to use a wide variety of communication media and strategies:

The Call Center, Web site, and on-line complaint systems were the survey's preferred two-way channels. In 2006, DCA continued to actively staff, update, and expand the Call Center and Web site, servicing a projected 830,000 calls of which some 830 will have been in one of the 144 languages spoken by the center. By the end of this year, the Center also will have answered about 18,000 e-mails. Similarly, the DCA Web site will have logged nearly 60 million hits and will have been used to download some 125,000 copies of publications.

In regard to individual publications, DCA maintained an active list of 193 brochures, pamphlets, guides, and sourcebooks in up to 14 different languages. Of these, 181 were available to the public by downloading from the Web site. Also in 2006, DCA revised or produced an additional 30 publications.

Addressing the favored passive media, newspapers and radio, DCA's Public Affairs Office prepared, released, and responded to between 40 and 50 press releases. Also, DCA's Policy & Publications Development Office prepared and mailed a marketing package containing the *Consumer Connection* and five of DCA's most popular publications. These packages went to 123 California radio stations and five major newspapers whose audiences speak a foreign language. DCA invited those media to partner in an effort to share consumer issues and information with their audiences.

Workshops and events were also favored communications media by consumers. Here DCA was also active, hosting the second annual Identity Theft Summit in February and first Senior Summit in May. Both events featured panels and workshops that informed participants and allowed them to network with other community-based organizations and consumer groups. Additionally, DCA hosted a series of smaller forums and workshops including seven mediation week events, three senior scam-stopper panels and a Consumer Leaders Roundtable.

Not wishing to overlook our younger consumers, DCA hosted its second LifeSmarts Challenge, in which teens competed in consumer knowledge. And, breaking new ground this year, DCA initiated the Cyber Safety for California Program.

And all this is to say that DCA is listening to consumers, and we intend to go on listening and responding to their needs.

Consumer Scam Alert

STATEWIDE ROUNDUP OF CURRENT CONS



Travel Trickery: Recent immigrants are prone to homesickness. As a result, they are especially susceptible to scams wherein travel agents promise dirt-cheap flights for visits to the old country. But before the flight day, the agents sometimes report that the airline or charter company has gone out of business, and there is no refund. Although the ticket fee should have gone in a trust account or to an aviation company, it may actually have disappeared into the agent's pocket. What to do? Contact the California Attorney General's Web site at <http://ag.ca.gov/travel> or phone (213) 897-8065. All travel agents in California are required to register with the Attorney General's Office, which also has information on how to apply for a victim's compensation refund. And, prudent consumers might want to think about a travel insurance policy. These firms must be registered with the California Department of Insurance, which can be reached at (800) 927-4357.

Candy from a Baby: For most of us, it's hard to resist the waifish plea of Brownies outside the local grocery selling cookies. Scam artists count on this when they recruit low-income children to pedal their sweets, though in this case with all the profits going to crime. Typically unsupervised, children can work twelve hours and receive nothing at the end of a shift. Legitimate charities must always provide an adult to supervise children. Also, they must carry an identification card proving current registration with the California Attorney General's Charitable Trust Division. You can check on any charity operating in California on the AG's Web site at: <http://caag.state.ca.us/charities/index.htm>.



Attack of the Clonemobiles: Criminals are copying the vehicle identification numbers (VIN) from legally owned and documented vehicles and producing counterfeit tags. They then steal an identical vehicle and replace its VIN with the bogus tags. Next, they either forge ownership documents or obtain ownership documentation under false pretenses. In either case this allows them to sell the stolen vehicle to an innocent purchaser. Most licensing agencies do not check for duplicate ownership when an out-of-state ownership document is surrendered. Also, it is easy to simultaneously insure the same VIN in different locations. Presently, this is a lucrative crime with little chance of detection. Consumers can protect themselves by conducting a title search of any vehicle before purchase as well as having their insurer inspect the vehicle. Also they can check the vehicle's VIN with the Department of Motor Vehicles. Avoid buying vehicles from individuals you do not know or businesses that are not reputable members of the Better Business Bureau.

Outreach Calendar

aug.

11-9/4 California State Fair

Location: Cal Expo

1600 Exposition Parkway, Sacramento, CA 95815

Web Address: For times, ticket prices, and more information go to www.bigfun.org

Phone: (916) 263-FAIR



sept.

8 Los Angeles County Fair

Location: 1101 W. McKinley Ave., Pomona, CA 91768

Web Address: For fair times, ticket prices, and more information, go to www.fairplex.com/2005/homepage.asp

Phone: (909) 623-3111

oct.

4-15 Big Fresno Fair

Location: 1121 S. Chance Ave., Fresno, CA 93702

For fair times, ticket prices, and more information, go to www.fresnofair.com/

Phone: (559) 650-FAIR



2006

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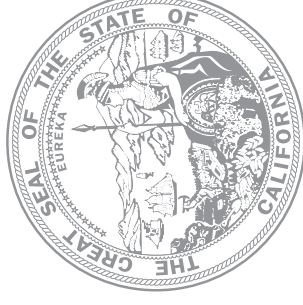
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